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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/567,431	02/06/2006	Serge Barthelemy	1034512-000002	8373
21839 7590 09/07/2007 BUCHANAN, INGERSOLL & ROONEY PC POST OFFICE BOX 1404 ALEXANDRIA, VA 22313-1404			EXAMINER MONFELDT, SARAH M	
			ART UNIT 3692	PAPER NUMBER
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**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

Notice of the Office communication was sent electronically on above-indicated "Notification Date" to the following e-mail address(es):

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**Office Action Summary**

Application No.

10/567,431

Applicant(s)

BARTHELEMY, SERGE

Examiner

Sarah M. Monfeldt

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 06 February 2006.
- 2a) ☐ This action is **FINAL**.                      2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1-28 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-28 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 06 February 2006 is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \*    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- |  |   |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)                                | 4) <input type="checkbox"/> Interview Summary (PTO-413)<br>Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)                       | 5) <input type="checkbox"/> Notice of Informal Patent Application                       |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)<br>Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____  |

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**DETAILED ACTION**  
***Status of Claims***

1. This action is in reply to the application filed on 6 February 2006.
2. Claims 1-28 are currently pending and have been examined.

***Information Disclosure Statement***

3. It is noted Applicants have not filed an Information Disclosure Statement. Applicants are reminded that they have a continuing duty of disclosure under 37 CFR 1.56.
4. Furthermore, the listing of references in the Search Report is not considered to be an information disclosure statement (IDS) complying with 37 CFR 1.98. 37 CFR 1.98(a)(2) requires a legible copy of: (1) each foreign patent; (2) each publication or that portion which caused it to be listed; (3) for each cited pending U.S. application, the application specification including claims, and any drawing of the application, or that portion of the application which caused it to be listed including any claims directed to that portion, unless the cited pending U.S. application is stored in the Image File Wrapper (IFW) system; and (4) all other information, or that portion which caused it to be listed. In addition, each IDS must include a list of all patents, publications, applications, or other information submitted for consideration by the Office (see 37 CFR 1.98(a)(1) and (b)), and MPEP § 609.04(a), subsection I. states, "the list ... must be submitted on a separate paper." Therefore, the references cited in the Search Report have not been considered. Applicant is advised that the date of submission of any item of information or any missing element(s) will be the date of submission for purposes of determining compliance with the requirements based on the time of filing the IDS, including all "statement" requirements of 37 CFR 1.97(e). See MPEP § 609.05(a).

***Claim Objections***

5. Claims 1, 2, 5, 9-10, 12-19, 26-28 are objected to because of the following informalities:
  - a. Claims 1, 5, 19, 26-28 are objected for at least the following reasons:
    - i. These claims do not set separate the preamble from the body of the claim, i.e. the claims lack a transitional phrase (comprising). Appropriate correction is required.
  - b. Claims 2, 5, 9-10, 12-18 are objected to for at least the following reasons:

- i. Claim 2: It appears that [voice] was inadvertently deleted. Appropriate correction is required.
- ii. Claim 5: [his/her own account] should be "an account"
- iii. Claim 9: [his] should be "a"
- iv. Claims 9-10: [his/her special list] should be "said special list"
- v. Claim 12: [a subscriber] should be "said subscriber"; [his/her] should be "a"
- vi. Claims 12-18: It is unclear whether "a special list" recited in claim 15 is the same or something different from "at least one special list" recited in claim 5.
- vii. Appropriate correction is required with respect to the above referenced claims.

***Claim Rejections - 35 USC § 112***

6. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

7. Vague & Indefinite:

- a. Claims 15-16 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. In particular, these claims recite "simple payment". It is unclear as to what this term is attempting to encompass. Appropriate clarification and correction is required.

8. Antecedent Basis:

- a. Claims 2-3 recites the limitation "the approval or rejection decision". There is insufficient antecedent basis for this limitation in the claim.
- b. Claims 7-8 recites the limitation "the particular rule or rules". There is insufficient antecedent basis for this limitation in the claim.
- c. Claim 6 recites the limitation "said special list". There is insufficient antecedent basis for this limitation in the claim.
- d. Claim 11 recites the limitation "the all the existing lists". There is insufficient antecedent basis for this limitation in the claim.
- e. Claim 22 recites the limitation "the other subscribers mobile handset". There is insufficient antecedent basis for this limitation in the claim.
- f. Claim 26 recites the limitation "the name", "the brand", "the payees account number". There is insufficient antecedent basis for this limitation in the claim.

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- g. Claim 27 recites the limitation "the logo", "the payee's account number". There is insufficient antecedent basis for this limitation in the claim.
- h. Appropriate correction is required with respect to the above referenced claims.

***Claim Rejections - 35 USC § 102***

9. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

**Examiner's Note:** The Examiner has pointed out particular references contained in the prior art of record within the body of this action for the convenience of the Applicant. Although the specified citations are representative of the teachings in the art and are applied to the specific limitations within the individual claim, other passages and figures may apply. Applicant, in preparing the response, should consider fully the entire reference as potentially teaching all or part of the claimed invention, as well as the context of the passage as taught by the prior art or disclosed by the Examiner.

10. Claims 1-3 are rejected under 35 U.S.C. 102(e) as being anticipated by Gallagher et al. (US 2004/0111367).

**Claim 1 –**

As per claim 1, Gallagher et al., at least at Fig. 2; paragraphs [0024]; [0030]-[0032], disclose a *method for executing transactions in a system that enables financial transactions through a wireless communication network* having the limitations of:

- *wherein a request for approval is sent to a payee's mobile handset or connectable electronic device, when a simple payment is sent by a payer to the payee.*

**Claim 2 –**

As per claim 2, Gallagher et al. teaches the method of claim 1 as described above. Gallagher et al., at least at paragraph [0032], further discloses a *method for executing transactions in a system that enables financial transactions through a wireless communication network* having the limitations of:

- *wherein the approval or rejection of payment by the payee is validated by inputting authentication data selected from the group comprising a password, finger print authentication, or authentication, and face authentication.*

**Claim 3 –**

As per claim 3, Gallagher et al. teaches the method of claim 1 as described above. Gallagher et al., at least at paragraph [0032], further discloses *a method for executing transactions in a system that enables financial transactions through a wireless communication network* having the limitations of:

- *wherein the approval or rejection decision is sent to a Transaction Processing Platform through the wireless communication network in a data file containing a digital signature of the content of the file.*

11. Claims 5-8, 11, 13-19, 26, 28 are rejected under 35 U.S.C. 102(e) as being anticipated by Liu et al. (US 2003/0101134).

**Claim 5 –**

As per claim 5, Liu et al., at least at paragraphs [0011]; [0022], disclose *a system that enables financial transactions through a wireless communication network* having the limitations of:

- *wherein a subscriber to the financial transaction service can open at least one special list of Financial Transaction Accounts associated with his/her own account.*

**Claim 6 –**

As per claim 6, Liu et al. teaches the system of claim 5 as described above. Liu et al., at least at paragraphs [0022]-[0024], further discloses *a system that enables financial transactions through a wireless communication network* having the limitations of:

- *wherein financial transactions made with the accounts included in said special list follow at least one particular rule.*

**Claim 7 –**

As per claim 7, Liu et al. teaches the system of claim 6 as described above. Liu et al., at least at paragraphs [0022]-[0024]; Fig. 2, further discloses *a system that enables financial transactions through a wireless communication network* having the limitations of:

- *wherein the particular rule or rules are checked and implemented by a Transaction Processing Platform.*

**Claim 8 –**

As per claim 8, Liu et al. teaches the system of claim 6 as described above. Liu et al., at least at paragraph [0023], further discloses *a system that enables financial transactions through a wireless communication network* having the limitations of:

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*wherein the particular rule or rules are checked and implemented by at least one of a mobile handset or a connectable electronic device and/or a Subscriber Identity Module.*

**Claim 11 –**

As per claim 11, Liu et al. teaches the system of claim 7 as described above. Liu et al., at least at paragraphs [0024]; [0033], further discloses *a system that enables financial transactions through a wireless communication network* having the limitations of:

- *wherein the all the existing special lists in the system are stored in a database or in files managed and/or interfaced with the Transaction Processing Platform.*

**Claim 13 –**

As per claim 13, Liu et al. teaches the system of claim 7 as described above. Liu et al., at least at paragraphs [0022]; [0030], further discloses *a system that enables financial transactions through a wireless communication network* having the limitations of:

- *wherein the rule defining a special list is: no transaction allowed with accounts included in this special list.*

**Claim 14 –**

As per claim 14, Liu et al. teaches the system of claim 7 as described above. Liu et al., at least at paragraph [0030], further discloses *a system that enables financial transactions through a wireless communication network* having the limitations of:

- *wherein the rule defining a special list is: no request for approval required in a simple payment transaction if payer's account is included in said special list.*

**Claim 15 –**

As per claim 15, Liu et al. teaches the system of claim 7 as described above. Liu et al., at least at paragraph [0022], further discloses *a system that enables financial transactions through a wireless communication network* having the limitations of:

- *wherein the rule defining a special list is: only simple payments from accounts included in said special list shall be rejected.*

**Claim 16 –**

As per claim 16, Liu et al. teaches the system of claim 7 as described above. Liu et al., at least at paragraph [0030], further discloses *a system that enables financial transactions through a wireless communication network* having the limitations of:

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- *wherein the rule defining a special list is: no simple payment transaction shall be sent to accounts included in said special list.*

**Claim 17 –**

As per claim 17, Liu et al. teaches the system of claim 7 as described above. Liu et al., at least at paragraph [0030], further discloses *a system that enables financial transactions through a wireless communication network* having the limitations of:

- *wherein the rule defining a special list is: no payment request from accounts included in said special list shall be accepted.*

**Claim 18 –**

As per claim 18, Liu et al. teaches the system of claim 7 as described above. Liu et al., at least at paragraphs [0024]; [0030], further discloses *a system that enables financial transactions through a wireless communication network* having the limitations of:

- *wherein the rule defining a special list is a combination of at least two rules.*

**Claim 19 –**

As per claim 19, Liu et al., at least at paragraphs [0009], [0024], disclose *a system that enables financial transactions through a wireless communication network* having the limitations of:

- *wherein a Financial Transaction Account number of a subscriber can be read automatically by another subscriber with an automatic reading method and/or device.*

**Claim 26 –**

As per claim 26, Liu et al., at least at paragraph [0030], disclose *a Payment Request method in a system that enables financial transactions through a wireless communication network* having the limitations of:

- *wherein, when displaying the request on a payer's mobile handset or connectable electronic device, the name or the brand of a payee is displayed instead of the payee's account number.*

**Claim 28 –**

As per claim 28, Liu et al., at least at paragraph [0028], disclose *a Payment Request method in a system that enables financial transactions through a wireless communication network* having the limitations of:



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- *wherein, when displaying the request on a payer's mobile handset or connectable electronic device, an audible message is broadcast by the payer's handset.*

12. Claim 27 is rejected under 35 U.S.C. 102(e) as being anticipated by Cook et al. (US 6675153).

**Claim 27 –**

As per claim 27, Cook et al., at least at col. 1, l. 52 through col. 2, l. 14, disclose a *Payment Request method in a system that enables financial transactions through a wireless communication network* having the limitations of:

- *wherein, when displaying the request on a payer's mobile handset or connectable electronic device, the logo of a payee or an image chosen by the payee is displayed instead of the payee's account number.*

**Claim Rejections - 35 USC § 103**

13. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

14. The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

15. Claim 4 is rejected under 35 U.S.C. 103(a) as being unpatentable over Gallagher et al. as applied to claims 1-3 above, and further in view of Grunbok, Jr. et al. (US 6305603).

**Claim 4 –**

As per claim 4, Gallagher et al. teaches the method of claim 3 as described above. Gallagher et al. do not explicitly disclose the following limitations:

- *wherein the data file is encrypted before being sent.*

*Grunbok, Jr. et al. teach wherein the data file is encrypted before being sent (see at least col. 4, ll. 31-34; col. 5, ll. 3-5, 51-59). It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the method of Gallagher et al. to include encryption of information*

*as taught by Grunbok, Jr. et al. One of ordinary skill in the art at the time of the invention would have been motivated to expand the method of Gallagher et al. in this way since encryption can be used to assure security (see at least col. 5, ll. 6-7 of Grunbok, Jr. et al.).*

16. Claims 9, 10, 12, 23-24 are rejected under 35 U.S.C. 103(a) as being unpatentable over Liu et al. as applied to claims 5-8, 11, 13-19, 26, 28 above, and further in view of Shore (US 2003/149662).

**Claim 9 –**

As per claim 9, Liu et al. teaches the system of claim 5 as described above. Liu et al. do not explicitly disclose the following limitations:

- *wherein the subscriber can remove from his/her special list or add to his/her special list one or more accounts directly from his mobile handset or connectable electronic device, or by internet.*

*Shore teach wherein the subscriber can remove from his/her special list or add to his/her special list one or more accounts directly from his mobile handset or connectable electronic device, or by internet (see at least paragraph [0063]). It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the system of Liu et al. to include one of several credit or bank accounts as taught by Shore. One of ordinary skill in the art at the time of the invention would have been motivated to expand the system of Liu et al. in this way since keeping several account numbers on the PDA allows a user to choose from one of those several account number when making a transaction (see at least paragraph [0063] of Shore).*

**Claim 10 –**

As per claim 10, Liu et al. teaches the system of claim 5 as described above. Liu et al. do not explicitly disclose the following limitations:

- *wherein a subscriber can include in his/her special list all other Financial Transaction Accounts that exist in the system.*

*Shore teach wherein a subscriber can include in his/her special list all other Financial Transaction Accounts that exist in the system (see at least paragraph [0063]). It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the system of Liu et al. to include one of several credit or bank accounts as taught by Shore. One of ordinary skill in the art at the time of the invention would have been motivated to expand the system of Liu et al. in this way since keeping several account numbers on the PDA allows a user to choose from one of*

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those several account numbers when making a transaction (see at least paragraph [0063] of Shore).

**Claim 12 –**

As per claim 12, Liu et al. teaches the system of claim 5 as described above. Liu et al. do not explicitly disclose the following limitations:

- *wherein the special lists of a subscriber are stored in part or in totality in a memory of his/her mobile handset or connectable electronic device, and/or in the memory of a Subscriber Identity Module.*

Shore teach *wherein the special lists of a subscriber are stored in part or in totality in a memory of his/her mobile handset or connectable electronic device, and/or in the memory of a Subscriber Identity Module* (see at least paragraph [0063]). It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the system of Liu et al. to include one of several credit or bank accounts as taught by Shore. One of ordinary skill in the art at the time of the invention would have been motivated to expand the system of Liu et al. in this way since keeping several account numbers on the PDA allows a user to choose from one of those several account numbers when making a transaction (see at least paragraph [0063] of Shore).

**Claim 23 –**

As per claim 23, Liu et al. teaches the system of claim 19 as described above. Liu et al. do not explicitly teach the following limitations:

- *wherein the Financial Transaction Account number is stored in a contactless electronic microcircuit, and can be read by a contactless reader.*

Shore teach *wherein the Financial Transaction Account number is stored in a contactless electronic microcircuit, and can be read by a contactless reader* (see at least paragraph [0063]). It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the system of Liu et al. to include one of several credit or bank accounts as taught by Shore. One of ordinary skill in the art at the time of the invention would have been motivated to expand the system of Liu et al. in this way since keeping several account numbers on the PDA allows a user to choose from one of those several account numbers when making a transaction (see at least paragraph [0063] of Shore).

**Claim 24 –**

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As per claim 24, Liu et al. teaches the system of claim 19 as described above. Liu et al. do not explicitly teach the following limitations:

- *wherein the Financial Transaction Account number is stored in a Subscriber Identity Module which has a contactless Interface which can be read by a contactless reader.*

Shore teach *wherein the Financial Transaction Account number is stored in a Subscriber Identity Module which has a contactless Interface which can be read by a contactless reader* (see at least paragraph [0063]). It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the system of Liu et al. to include one of several credit or bank accounts as taught by Shore. One of ordinary skill in the art at the time of the invention would have been motivated to expand the system of Liu et al. in this way since keeping several account numbers on the PDA allows a user to choose from one of those several account numbers when making a transaction (see at least paragraph [0063] of Shore).

17. Claim 20 is rejected under 35 U.S.C. 103(a) as being unpatentable over Liu et al. as applied to claims 5-8, 11, 13-19, 26, 28 above, and further in view of Hawkes (Designing Secure Systems, IEE Colloquium on).

**Claim 20 –**

As per claim 20, Liu et al. teaches the system of claim 19 as described above. Liu et al. do not explicitly teach the following limitations:

- *wherein the Financial Transaction Account number is printed in a barcode format on a card.*

Hawkes teaches *wherein the Financial Transaction Account number is printed in a barcode format on a card* (see at least page 6/1, paragraph 4). It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the system of Liu et al. to include a barcoded card as taught by Hawkes. One of ordinary skill in the art at the time of the invention would have been motivated to expand the system of Liu et al. in this way since a barcoded card is an alternative for a magnetic strip card or a smart card used in financial transactions (see at least page 6/1, paragraph 4 of Hawkes).

18. Claim 21 is rejected under 35 U.S.C. 103(a) as being unpatentable over Liu et al. as applied to claims 5-8, 11, 13-19, 26, 28 above, and further in view of Um (WO 03/023674).

**Claim 21 –**

As per claim 21, Liu et al. teaches the system of claim 19 as described above. Liu et al. do not explicitly teach the following limitations:

- *wherein the Financial Transaction Account number is printed in a barcode format on a sticker affixed on a mobile handset or a connectable electronic device.*

Um teaches *wherein the Financial Transaction Account number is printed in a barcode format on a sticker affixed on a mobile handset or a connectable electronic device* (see at least page 6/1, paragraph 4). It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the system of Liu et al. to include a barcoded mobile phone as taught by Um. One of ordinary skill in the art at the time of the invention would have been motivated to expand the system of Liu et al. in this way since a barcoded mobile phone enables a credit card payment using a mobile phone device, without the need to carry any credit cards (see at least page 4, lines 6-9 of Um).

19. Claims 22, 25 are rejected under 35 U.S.C. 103(a) as being unpatentable over Liu et al. as applied to claims 5-8, 11, 13-19, 26, 28 above, and further in view of Grunbok, Jr. et al. (US 6305603).

**Claim 22 –**

As per claim 22, Liu et al. teaches the system of claim 19 as described above. Liu et al. do not explicitly teach the following limitations:

- *wherein the Financial Transaction Account number is sent to the other subscriber's mobile handset or connectable electronic device through an Infrared interface.*

Grunbok, Jr. et al. teach *wherein the Financial Transaction Account number is sent to the other subscriber's mobile handset or connectable electronic device through an Infrared interface* (see at least col. 3, ll. 15-25; 45-57). It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the system of Liu et al. to include a PDA and POS with infrared capabilities as taught by Grunbok, Jr. et al. One of ordinary skill in the art at the time of the invention would have been motivated to expand the system of Liu et al. in this way since PDA and POS wireless interaction allows for convenient financial transactions and financial account access with immediate account updates via the PDA (see at least col. 1, ll. 7-12 of Grunbok, Jr. et al.).

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**Claim 25 –**

As per claim 25, Liu et al. teaches the system of claim 19 as described above. Liu et al. do not explicitly teach the following limitations:

- *wherein the Financial Transaction Account number is sent to the other subscriber's mobile handset or connectable electronic device through a short range radio interface.*

Grunbok, Jr. et al. teach *wherein the Financial Transaction Account number is sent to the other subscriber's mobile handset or connectable electronic device through a short range radio interface* (see at least col. 3, ll. 15-25; 45-57). It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the system of Liu et al. to include a PDA and POS with infrared capabilities as taught by Grunbok, Jr. et al. One of ordinary skill in the art at the time of the invention would have been motivated to expand the system of Liu et al. in this way since PDA and POS wireless interaction allows for convenient financial transactions and financial account access with immediate account updates via the PDA (see at least col. 1, ll. 7-12 of Grunbok, Jr. et al.).

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**Conclusion**

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Sarah M. Monfeldt whose telephone number is (571)270-1833. The examiner can normally be reached on Monday-Friday 7:30am-5:00pm (EST) ALT Fridays off.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kambiz Abdi can be reached on (571)272-6702. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Sarah M. Monfeldt  
Patent Examiner, AU 3692  
571-270-1833



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